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Sanders recognizes older Americans month by praising Vermont's Meals on Wheels Programs

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Vermont Business Magazine To celebrate Older Americans Month, U.S. Sen. Bernie Sanders (I-Vt.) recognized the outstanding work of Vermont's Meals on Wheels programs. Consistent with this year's theme, "Engage at Every Age," Sanders pointed to the hundreds of older Vermonters who volunteer their time to help deliver meals across the state.

Last year, Meals on Wheels delivered more than 1 million freshly cooked and nutritious meals to seniors across Vermont. "There is no question that Meals on Wheels is helping ensure Vermonters have access to adequate nutrition. However, the program does much more than just deliver a nutritious meal," Sanders said.

"A visit from a Meals on Wheels volunteer provides invaluable social interaction for seniors who may be feeling isolated in their homes. Moreover, the volunteers routinely check to make sure that seniors are safe, secure and warm," Sanders said. "It is no exaggeration to say that these safety checks have saved Vermonters' lives."

A 2015 study from the Government Accountability Office requested by Sanders found that more than one in five seniors do not know where their next meal is coming from. "It is simply unacceptable that millions of older

<https://www.vermontbiz.com/news/2018/may/07/sanders-recognizes-older-americans-month-praising-vermont%E2%80%99s-meals-wheels-programs>

adults in this country are living in poverty and struggling to feed themselves. A great nation is not judged by the tax breaks it gives to billionaires. Rather, it is judged by how it cares for its most vulnerable, including its seniors," Sanders said. "That is why we must expand nutrition programs like Meals on Wheels."

The Older Americans Act, long championed by Sanders, who is the ranking member of the Senate subcommittee on retirement security, provides funding for critically important services for nearly 12 million seniors. In addition to Meals on Wheels, those services include caregiver support, transportation for seniors, job training, protection from abuse and financial exploitation and more. Along with Social Security, Medicare and Medicaid, the Older Americans Act is a critical part of the country's support system for seniors.

Earlier this year, Sanders helped secure almost \$60 million in additional funding for senior nutrition services, which will mean nearly \$300,000 more for these programs here in Vermont. "This is a victory for seniors in Vermont and across the country. However, I strongly believe more funding is needed for our seniors, which is why I wrote a letter, signed by 32 of my Senate colleagues, calling for a significant funding increase for the Older Americans Act."

To read Sanders' letter, [click here](#)

To read Sanders' remarks in the Congressional Record celebrating the Meals on Wheels program in Vermont, [click here](#)

To watch a video of Sanders' three recent town meetings to discuss issues of importance to older Vermonters, [click here](#)

To watch a video of Sanders' staff joining Meals on Wheels volunteers to deliver meals to older Vermonters, [click here](#)

CONSUMER CONFIDENTIAL

Post Offices as Banks? Genius, but Unlikely

By DAVID LAZARUS
Los Angeles Times

File this under Excellent Ideas That Should Definitely Happen But Probably Won't.

Last week, Sen. Kirsten Gillibrand, a New York Democrat, introduced legislation to create a Postal Bank, empowering the nation's vast network of post offices to offer checking and savings accounts, and to provide low-interest short-term loans.

There are three things to really like here:

It would be cool having an alternative to private banks that all too often prove themselves no friend of customers (hi, Wells Fargo!).

Banking services would be a financial lifeline for the U.S. Postal Service, which has been defenestrated by email and digital communications.

This could spell doom for bottom-feeding payday lenders.

"I think this is such an elegant fix for complex problems," Gillibrand told me, "particularly payday lending."

She said millions of Americans become trapped every year in never-ending debt cycles by lenders charging annual interest rates of as much as 400 percent.

"Congress has the ability to wipe out these predatory practices right now by creating a Postal Bank that would be accessible to everyone," Gillibrand said.

One reason I embrace this idea is because I had a postal savings account when I lived in Tokyo in the 1990s. It was an eye-opening and incredibly convenient experience, allowing me to access my money nationwide and perform basic financial tasks without facing a slew of fees.

Japan, like dozens of other countries, took its cue from Great Britain, which established the first postal savings system in 1861. A Japanese version was introduced in 1875.

But Japan's postal savings system also serves as a cautionary tale. It was privatized in recent years after serving for decades as a piggy bank for politicians' pet projects.

Gillibrand isn't proposing injecting the U.S. Postal Service with steroids and making it a rival for Bank of America or Citibank. Her bill, SB 2755, envisions a modest financial component for a delivery service that's required by law to pay its own way. The Postal Service isn't funded by taxpayers.

But that doesn't mean it's solvent. Mostly because of pension and healthcare obligations to retired workers, the Postal Service lost \$2.7 billion last year, its 11th straight year of losses. It borrows from the government to make up shortfalls.

President Trump recently took to Twitter to

claim Amazon's bulk-rate deal with the Postal Service was "costing the United States Post Office massive amounts of money." Not surprisingly, he was wrong.

In fact, Amazon and other bulk shippers are the main source of revenue for the Postal Service, which has had to grapple with the demise of first-class mail. By law, the Postal Service can't lose money on package deliveries. It has to at least break even.

But if the Postal Service doesn't find new sources of cash, it will go bust. And don't count on FedEx and UPS taking up the slack. I've asked them. They say they're willing to take on urban mail deliveries, but they have no interest in mandatory daily visits to far-flung rural addresses.

Gillibrand's bill keeps the Postal Service relevant. It also addresses a genuine need among lower-income communities for access to affordable financial services.

Similar proposals have been made in the past by progressive-minded lawmakers, including Sens. Elizabeth Warren, D-Mass., and Bernie Sanders, I-Vt.

The problem, of course, is that this legislation is a direct assault on industries with plenty of political muscle. Payday lenders certainly won't welcome the prospect of a government-affiliated, low-cost competitor.

At this point, though, they're trying to appear accommodating.

"We welcome new entrants into the small-dollar credit market provided they will be subject to the same laws and regulations as other lenders in this space," said Dennis Shaul, chief executive of the Community Financial Services Assn. of America, a payday-lending industry group.

"Greater market competition spurs innovation and drives down costs for consumers," he said, "but to date almost all of the attempts to create small-dollar loan alternatives have been charity-based, required government subsidies, or were unprofitable and unsustainable. The private sector remains the best opportunity for serving small-dollar, short-term loans."

I take that as a veiled threat that the industry will fight the advent of a Postal Bank if it looks like the government is in any way underwriting loans to customers. Or maybe he just knows he can sound upbeat because Gillibrand's bill is such a long shot.

The banking industry is adopting a more cautious tone.

"Postal Service management has previously questioned the idea of straying from its core business of physical mail delivery and expanding into financial services, and we share those concerns," said Jeff Sigmund, a spokesman for the American Bankers Assn.

In fact, the United States has been down this road before. A postal savings system was created in 1910, largely targeting immigrants, but ended up being unable to compete with better terms offered by private banks. It was shut down in 1967.

My biggest concern is that a new-and-improved Postal Bank not fall into the same trap Japan's did: turning into a slush fund for lawmakers. At the height of its power, Japan Post held about \$3 trillion in savings and insurance deposits, and was considered by some the world's largest bank.

Gillibrand's bill wisely focuses on modest goals. The Postal Bank would limit its assets — and, clout — by restricting how much money people could keep in their accounts and how much they could borrow.

Loans would be limited to \$500 at a time and \$1,000 a year. Checking and savings accounts would be limited to \$20,000. Basically, the Postal Bank would serve more as a safety net than a true competitor to private banks.

"It's all small-dollar," Gillibrand told me. "I'm sure the industries will push back. But these aren't customers they are serving right now."

High fees deter many low-income people from financial transactions, she said.

"The Postal Bank would solve this problem by putting a retail bank branch in all of the U.S. Postal Service's 30,000 locations, providing low-cost, basic financial services to all Americans, and effectively ending predatory lending nationwide."

It's a bedrock tenet of the American economic system that anyone can succeed by finding a need and filling it.

Gillibrand's bill fills several needs — for more banking resources, for a financially stable Postal Service, and for a good kick in the pants to payday lenders.

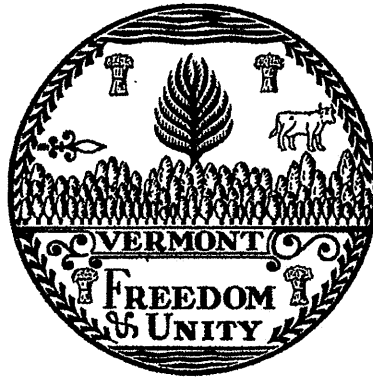
"It's an idea whose time has come," she said, adding that she's optimistic her bill will find support among lawmakers on both sides of the aisle. I wish I shared that optimism.

But I look at the more than \$26 million commercial banks gave to congressional candidates in the 2016 election cycle — with Republicans receiving nearly twice as much as Democrats — and I wonder how supportive politicians will be of creating a quasi-governmental competitor to this industry.

Gillibrand is right: A Postal Bank would be an elegant solution to a variety of problems.

That's why, unfortunately, it's unlikely to happen.

David Lazarus, a Los Angeles Times columnist, writes on consumer issues. He can be reached at david.lazarus@latimes.com.



Articles of Interest



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ROBERT LAYMAN / STAFF PHOTOS

The College of St. Joseph board of trustees reviews the budget proposed by the administration before voting 13-3 on Monday to keep the school open. Below, the CSJ faculty listen to the proposal, which included plans for new revenue sources.

Trustees vote to keep CSJ open

By GORDON DRITSCHLO
STAFF WRITER

College of St. Joseph in Rutland is staying open.

After a three-hour meeting, the board of trustees voted 13-3 to continue operating while the college enacts a number of new programs intended to increase revenue.

"After today, we will go forward and everything will be just as it's supposed to be," CSJ President Larry Jensen said before the meeting.

The decision was met with cheers from the students and faculty gathered in the school's Tuttle Auditorium. Outside, they high-fived each other.

Exclamations overheard in the crowd leaving the building included "Another year of college for free," "I guess I'm getting that apartment," and "I get to keep my job."



The trustees announced late last month they were considering closing the college. College officials said that between enrollment shortfalls and losses from the failed physician's assistant program, they

were running large deficits and had gone through 90 percent of their \$5 million endowment.

The new programs include marketing a campus building as an event site, seeking more grants

and alumni donations, creating a traumatology institute, opening a child care center, developing the health sciences program, expanding apartment rentals and offering "neuro education" training.

Jensen said the programs would allow the school to roughly break even if it has a student population of 200 full-time undergraduates and if "highly conservative" revenue projections are met.

"As a recovering accountant, I look at numbers all the time and I see something very positive," trustee Edwin Johnson said. "I see programs that can grow."

Jensen said the college is also expecting to benefit from the sale of two former Onva buildings in Proctor, both in revenue from the sales and savings from no longer having to maintain the buildings.

The programs were culled from a longer list of proposals presented by the faculty last week, Jensen said he took the ones

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that would be the easiest to implement and then cut the revenue projections offered by the faculty — many of which the faculty had already claimed were conservative — in half.

"I think we have made an estimate here and given you a program that minimizes the risks we have to take," he said.

At one point, board Chairman A. Jay Kenlan asked why the college was not already doing most or all of what had been proposed.

"Because we have been transitioning from a tuition-based organization to a more diverse point of

view," Jensen replied.

The child care proposal was met with the greatest skepticism and scrutiny from the board. Trustee Jack Facey said all of the larger childcare facilities he knew of were nonprofits, and even those were barely getting by.

"It'd be great if it worked, but ..." he said, shaking his head "no" as he trailed off.

Sister Shirley Campbell, who had opened the meeting with a prayer for "hope and peace," said the licensing process for childcare could easily take three to four years.

"I know we're in a tight spot here and I'm very sensitive to that, but this is speculation," she said.

Administrator Roger Weeden replied that CSJ

is on track to have the day care center licensed by August and it would be eligible for a number of subsidies that most of its counterparts around the state are not.

After more than two hours of discussion, including comments from the audience, Kenlan asked the board if it wanted to go into executive session, to which numerous people in the audience replied by shouting "vote."

"This is a board decision, not an audience decision," Kenlan said.

The board then voted to go into executive session and Kenlan told the crowd the trustees would return to vote in 15-20 minutes. "We'll make our decision right here in front of you."

About 45 minutes later, they returned and Facey made the motion to continue operation.

"We all got a lot of work ahead of us," trustee Michael Calotta said, with Kenlan quickly reminding him the vote had not been taken yet. The crowd took this as a good sign and began cheering.

The vote was conducted by paper ballot and announced to a second round of cheers. Kenlan warned the audience not to think that the vote meant the college's issues were at an end.

"This is not a passenger vessel," he said. "This is a working vessel. Every person on board is a member of the crew. ... We need all of you to help us achieve these goals."

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'Remember' flag honors Vermonters killed in action

By PETER HIRSCHFELD
VERMONT PUBLIC RADIO

MONTPELIER — Vermonters who died as a result of their military service will soon have a new flag flying in their honor.

Gov. Phil Scott signed legislation Thursday morning that grants special designation to the "Honor and Remember" flag.

Irasburg Rep. Vicki Strong was by all accounts the driving force behind legislation that will allow the flag to be flown on state and municipal properties.

At a bill signing ceremony

on Thursday morning, Strong explained why.

"My family's lives were forever changed when two Marines showed up at our door on a cold January night, 13 years ago," Strong said.

Strong's son, Marine Sgt. Jesse Strong, was killed alongside three other Marines during a firefight in Iraq in 2005. He was 24 years old.

Jesse Strong is one of 40 Vermonters killed in action in the wars in Iraq and Afghanistan.

Another 1,235 residents of this

state were killed in Vietnam, the Korean War and World War II.

Rep. Strong says the flag will serve as a reminder.

"Freedom comes with a price, and I am grateful for the men and women who are willing to serve and to pay that price for our freedom," Strong said.

Marion Gray, who lives in Calais, said she knows that price well. Her stepson, Army Sgt. Jamie Gray, was killed in Iraq in 2004, when the vehicle he was driving in hit a roadside bomb.

Gray serves as the president

of Vermont Fallen Families, and helped lead the fundraising campaign to construct the Global War on Terror Memorial at the state veterans cemetery in Randolph.

Gray said tangible symbols of the servicemen and service-women who have died — like the cloth of a flag or a granite monument — fill a void for her.

"Because I can't reach out and touch my son anymore, I have to have something to touch," she said.

Gray stood in the crowd of Scott's ceremonial office

during the bill-signing ceremony Thursday, and hugged him after he signed the bill into law. Then, Gray and Strong presented Scott with a customized version of the flag, bearing the name of his father, World War II veteran Howard R. Scott.

Howard Scott returned to home Vermont after losing both legs from an injury in World War II. He died years later from those service-related injuries.

Strong said the flag honors not only the service people who were killed in action, but

people who died later as a result of their injuries or who took their own lives after serving.

She said the moment she learned her own son died was a traumatic moment that "will never go away." And she says the grief of the mothers who lost their sons to suicide isn't any different.

"They're suffering the same level of pain and trauma that I suffered," Strong said.

Twenty-three other states have granted the same official designation to the Honor and Remember flag.

Entergy resumes radioactive fuel transfer

By SUSAN SMALLHEER
STAFF WRITER

VERNON — Entergy Nuclear has resumed moving its radioactive nuclear fuel into permanent storage at the Vermont Yankee site, ending a two-month delay while plant officials determined a design problem involving a loose bolt was not present.

Neil Sheehan, spokesman for the Nuclear Regulatory Commission, said Monday an NRC inspector was on hand last week when the dry cask loading resumed at the closed Vernon reactor.

"The loading included some damaged fuel and the cask has some design features that had not been used before at Vermont Yankee," he said.



Workers pour a concrete pad last June for an expanded storage facility for Vermont Yankee's spent radioactive fuel.

Sheehan said the damage to the fuel rods were not new, but had developed during Yankee's lifetime. The state's only nuclear reactor shut down

in December 2014, after Entergy determined the plant was uneconomical.

"VY operated for about almost 43 years. During that time, there were fuel rods

that developed leaks or had other defects," he said. "That fuel must be handled with additional care."

Entergy had suspended the \$143 million transfer of the radioactive fuel from Vermont Yankee's spent fuel pool to the air-cooled storage facility in March, citing a problem with similar casks at a California nuclear plant.

The casks used at the San Onofre nuclear power plant were designed and manufactured by Holtec International, the same company that manufactured the casks being used at Vermont Yankee.

Holtec is also doing the fuel transfer at Vermont Yankee, according to Entergy.

"Entergy Vermont Yankee has resumed its dry fuel storage campaign, remaining on track to complete the safe transfer of spent nuclear fuel," said Joe Lynch, senior government affairs manager for decommissioning.

He said the 41th cask was placed on the storage pad Saturday.

"If there are no further significant delays or work stoppages, it is anticipated that the campaign will be completed by the end of September," Lynch said.

The fuel transfer was halted after what Sheehan described as "one loose bolt" was found in a Holtec cask at San Onofre and one at Holtec's manufacturing plant.

"VY is using the same cask design. After an analysis was performed that showed even if the bolts were missing, the heat transfer within the cask would still be effective," Sheehan said.

He noted NRC had not stopped the fuel transfer.

"We did not have concerns about the resumption of work based on what the analysis determined," he said.

NorthStar Holding, which hopes to purchase Vermont Yankee from Entergy later this year, said the fuel transfer must be completed before the sale.

Hearings before the state Public Utility Commission on the proposed sale begin Wednesday.

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VT storm update: Colchester Causeway damaged

Dan D'Ambrosio
Burlington Free Press
USA TODAY NETWORK

Utility crews continued to work Monday to restore power to about 200 customers who remained without electricity following Friday's night's wild weather that brought high wind, heavy rain and hail. Most of those without power were concentrated in Orange County, where about 125 households awaited help.

Green Mountain Power, the state's

largest utility, said Saturday in a news release that more than 50,000 customers at one point were without power. The company doubled the size of its restoration crew and on Monday only about 50 Green Mountain Power customers remained without power.

The Colchester-based utility reported wind gusts reaching 55 mph, downing trees and power lines.

The Colchester Causeway is closed until further notice because of storm damage, Colchester officials said Satur-

day. The causeway has limited damage from Mills Point to the bridge, but past the bridge is showing major damage, including sink holes and heavy debris.

Vermont Emergency Management Spokesman Mark Bosma said Monday his agency has yet to determine whether any of the public utilities affected by the storm would be eligible for federal assistance. Green Mountain Power, as a privately owned utility, is not eligible, according to Bosma.

The damage to public infrastructure,

including town roads, has to total \$1 million for the state to qualify for assistance. Each county also has its own threshold to meet for damages to qualify for help. Bosma said he was making calls Monday to determine the level of damage, but said it would be mid-week before he has a final dollar amount.

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Lake Champlain swells to flood stage

Joel Banner Baird
Burlington Free Press
USA TODAY NETWORK

Heads-up: Wind-driven waves will threaten some low-lying shorelines on Lake Champlain for the next several days, forecasters say.

Landowners in flood-prone areas "should take action to protect their property," cautioned an update posted at noon Monday by the National Weather Service office in South Burlington.

The lake reached its flood stage of 100 feet above sea level Sunday, and is predicted to remain at that level through

Thursday, said Andrea LeRocca, a meteorologist at the weather service.

King Street ferry dock and Perkins Pier in Burlington will likely experience some flooding, she added.

Steady winds from the north will create a modest surge in lake levels around Whitehall, New York, and other southern shorelines through Tuesday afternoon, LeRocca said.

Windward-facing shorelines are most vulnerable to damage from wave action and water-borne debris.

Weaker winds and warmer weather are in the longer-term forecast, but the lake's water remains at the bone-chilling

low-40s, public safety officials warn.

High water, as usual

Snowmelt routinely contributes to high water in Lake Champlain in April and May. So does rainfall, whose passage downstream is hastened by leafless vegetation and frozen or soggy soils.

The lake has topped 100 feet at least 28 times due to spring flooding, according to historic records maintained by the National Weather Service.

The NWS's top 10 flood crests:

- 1 103.20 ft on 05/06/2011
- 2 102.10 ft on 05/04/1869

- 3 101.88 ft on 04/25/1993
- 4 101.86 ft on 04/28/1993
- 5 101.80 ft on 03/30/1903
- 6 101.71 ft on 04/05/1998
- 7 101.64 ft on 04/05/1976
- 8 101.62 ft on 04/29/1994
- 9 101.61 ft on 03/27/1936
- 10 101.61 ft on 05/07/1983

The lake's median level for April and May is about 98.5, according to weather service records.

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